IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Dutta et al. \$ Group Art Unit: 3691

Serial No.: 09/833.347 \$ Examiner: Kesack, Daniel

For: Method and Apparatus for § Confirmation No.: 3791
Incorporating Scanned Checks into

Incorporating Scanned Checks into Financial Applications

Commissioner for Patents P.O. Box 1450 Alexandria VA 22313-1450

35525 PATENT TRADEMARK OFFICE CUSTOMER NUMBER

RESPONSE TO OFFICE ACTION

Sir

No fees are believed to be required. If, however, any fees are required, I authorize the Commissioner to charge these fees which may be required to IBM Corporation Deposit Account No. 09-0447. No extension of time is believed to be necessary. If, however, an extension of time is required, the extension is requested, and I authorize the Commissioner to charge any fees for this extension to IBM Corporation Deposit Account No. 09-0447.

In response to the Office Action of November 15, 2007, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.